

Amendments to the Specification

1. A substitute specification is herewith submitted in compliance with 37 CFR §§ 1.52, 1.121(b)(3), and 1.125(b) and (c), namely, (1) a copy of the substitute specification with markings to show changes (striketthrough for deleted subject matter and underlining for added matter), and (2) a clean version of the substitute specification.

In this regard, please replace the specification as originally filed with this substitute specification. Applicants state that no new matter has been added.

2. In accordance with 37 CFR § 1.121(b)(1)(ii), on page 22, line 27, please replace the paragraph that begins with the words “FIG. 3 ...” and extends to page 23, line 5, with the following paragraph, marked to show changes:

FIG. 3 shows the steps of an exemplary consumer-to-consumer payment process 300. The process 300 begins with step 310, in which (referring to FIG. 1A and 1B) interaction between the buyer 110 and the seller 130, using a buyer computer 220 and seller computer 210, respectively, through the transaction facilitator 230 (referring to FIG. 2) results in an agreed upon transaction for the sale of goods. The transaction facilitator 230 (shown in FIG. 2) may, for example, be an online auction site, an online classifieds site, or any site which allows the seller 130 to sell goods to the buyer 110 without requiring that the seller 130 be registered as a merchant. Preferably (and still referring to FIG. 2), the transaction facilitator 230 automatically passes the transaction details to the payment enabler 240.

3. In accordance with 37 CFR § 1.121(b)(1)(ii), on page 41, lines 14–19, please replace the paragraph that begins with “FIG. 10 ...” with the following paragraph, marked to show changes:

FIG. 10 is a logical flow diagram illustrating the steps of an exemplary auction process 1000 that incorporates dynamic registration of the buyer 110 with the payment enabler 240. Auction process 1000 of FIG. 10 is similar to the auction process 900 of FIG. 9, and the reference numerals for the steps

auction process 1000, the buyer 110 registers with the payment enabler after the bidding process, instead of before the bidding process.

4. In accordance with 37 CFR § 1.121(b)(1)(ii), on page 41, line 27 through page 42, line 2, please replace with paragraph that begins with “FIG. 11 ...” with the following paragraph, marked to show changes:

FIG. 11 is a logical flow diagram illustrating the steps of an exemplary auction process 1100 that incorporates dynamic registration of the seller 130 with the payment enabler 240. In like manner as described above in connection with FIG. 10 Again, the auction process 1100 of FIG. 11 is similar to the auction process 900 of FIG. 9, and the reference numerals for the steps shown in FIG. 11 correspond to the same numbered steps shown in FIG. 9, as described above in connection with FIG. 9, except it will be seen that in the auction process 1100, the seller 130 registers with the payment enabler after the bidding process, instead of before the bidding process.

5. In accordance with 37 CFR § 1.121(b)(1)(iii), on page 59, please delete the ABSTRACT OF THE DISCLOSURE and add (replace it with) the following new Abstract of no more than 150 words (shown in clean form without any underlining):

Abstract

A method for completing a transaction in response to a determination that goods have been acceptably delivered to a buyer. The method is particularly suitable for use in an online commerce system including a transaction computer operated by a transaction facilitator and a pre-authorized shipping service. After a transaction is initiated, payment instrument selection information is displayed to the buyer, who selects a payment instrument. Authorization for the payment instrument is obtained from a payment instrument processor. Instructions are communicated to the seller to ship the goods using the shipping service. Transaction information including a tracking number associated with the shipment of the goods is stored. A tracking database of the shipping service is queried to determine whether the goods have been delivered.

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If the goods have been delivered to and accepted by the buyer, an instruction is communicated to the payment instrument processor to make payment to the seller.

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